

Commerce General Architecture

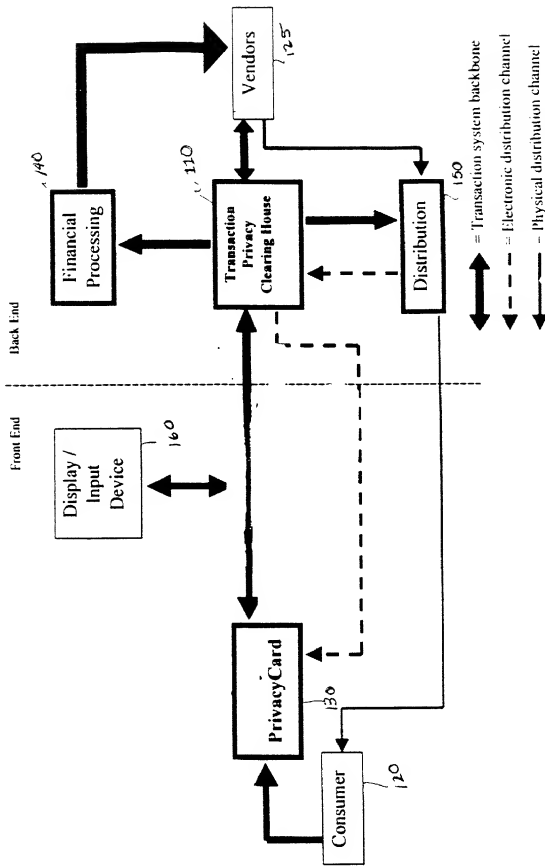


Fig 1

Commerce General Architecture - POS Terminal:

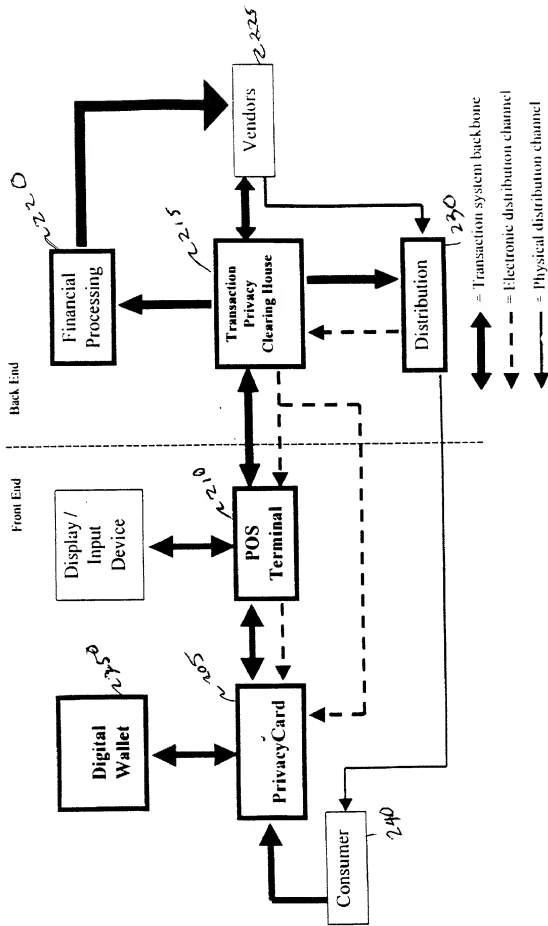
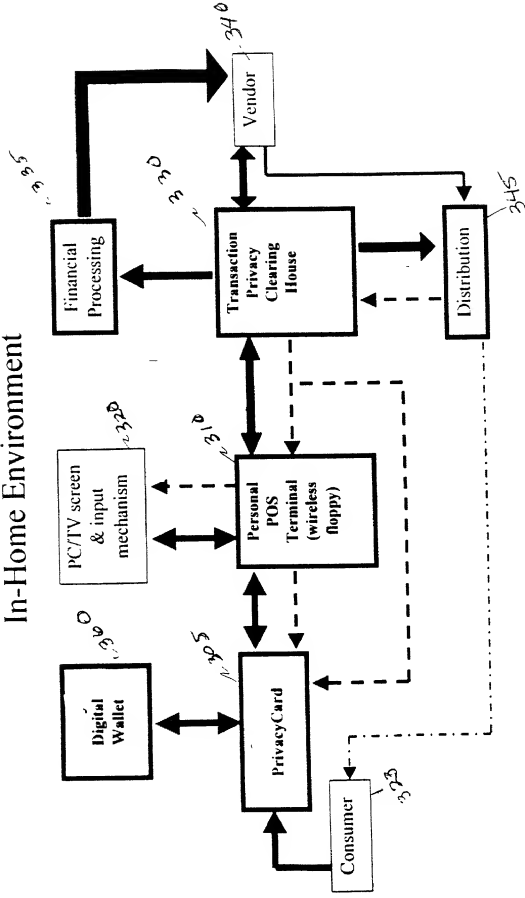


Fig 2

[illegible]

Commerce In-Home Environment



In-Store Retail Environment

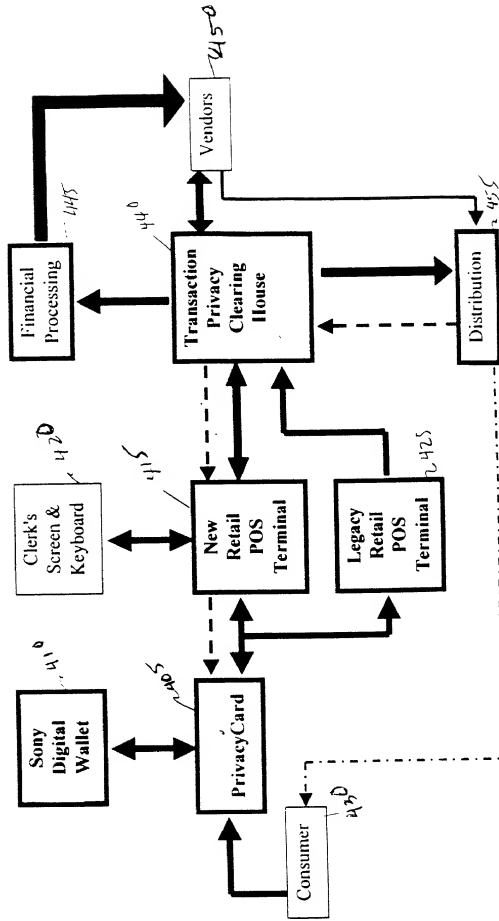


Fig 4

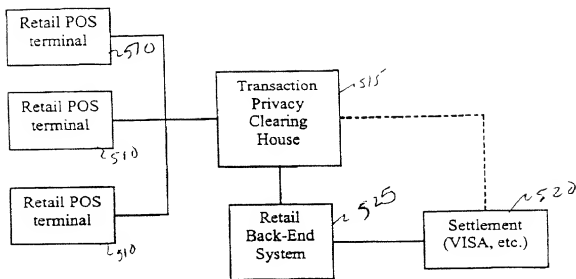


Diagram 5A: A retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system

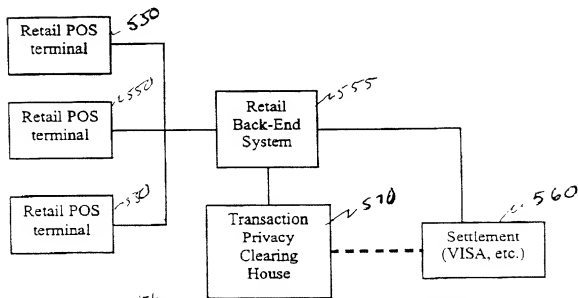
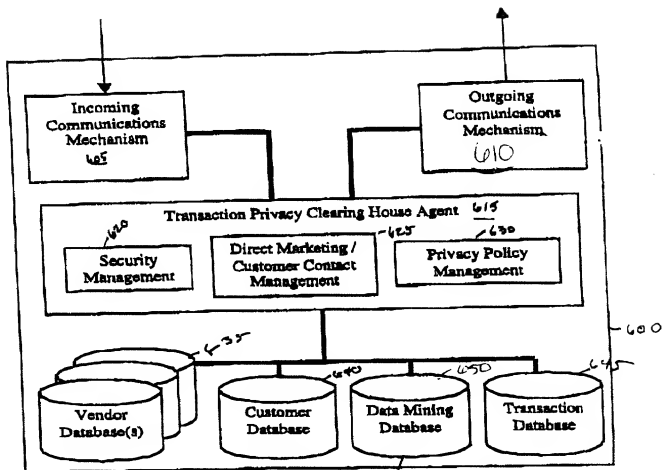


Diagram 5B: An alternative embodiment of the retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system



Transaction Privacy Clearing House: Major Components

Fig. 6

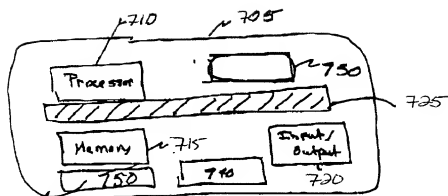


Figure 7a

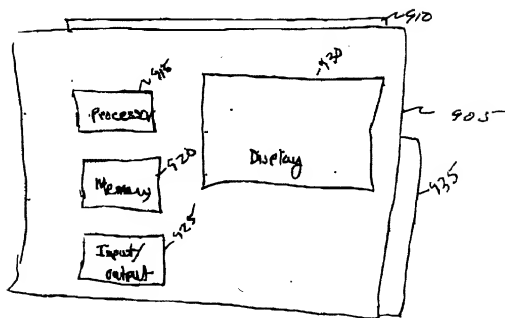
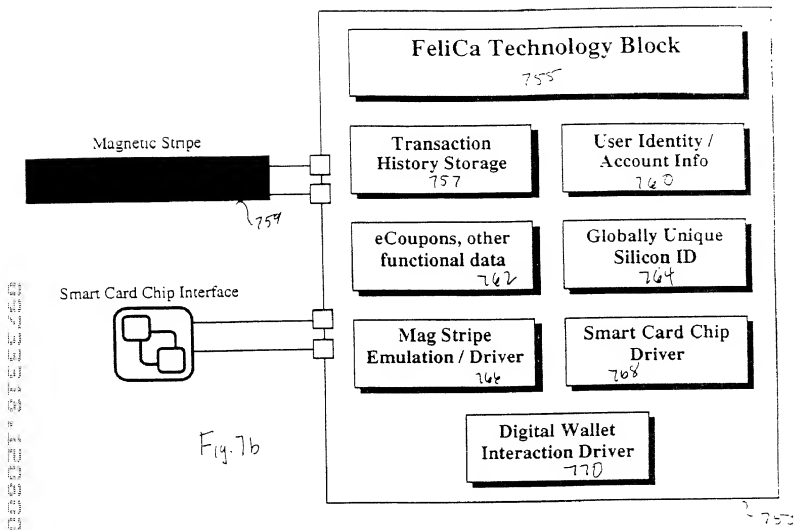


Figure 9a



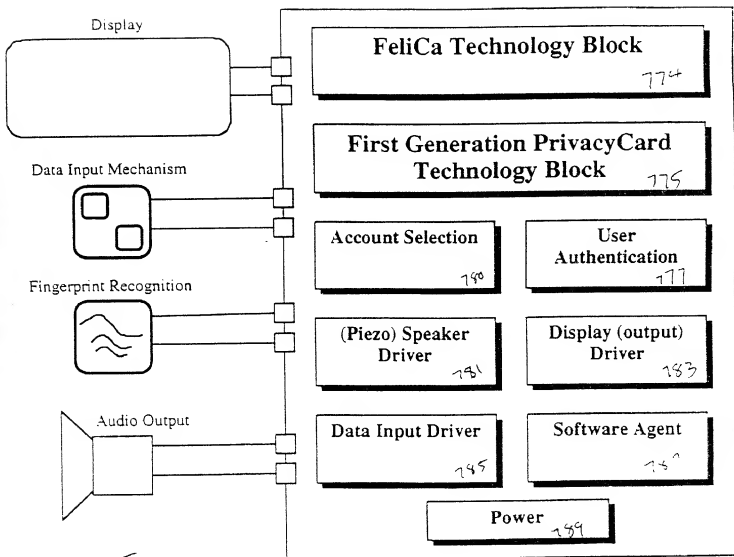


Fig. 7c

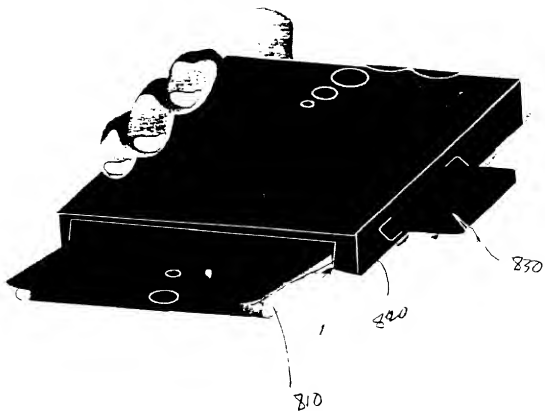
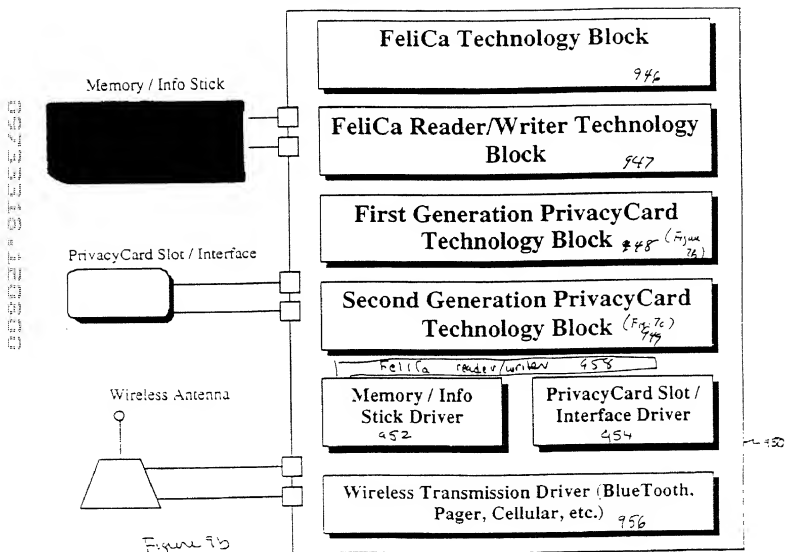


Fig 8

Digital Wallet and
Privacy Card

Digital Wallet



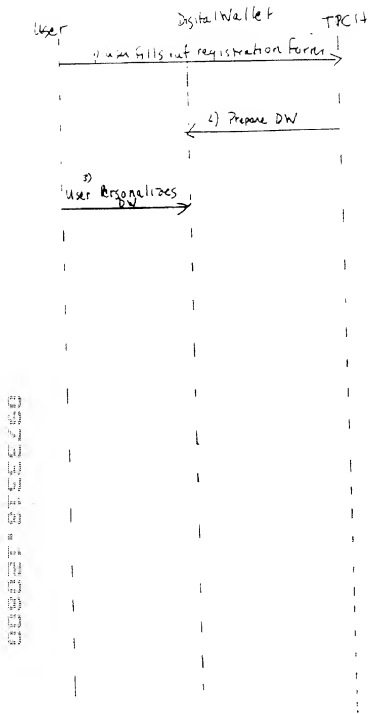


Fig 10

Setup of Digital wallet

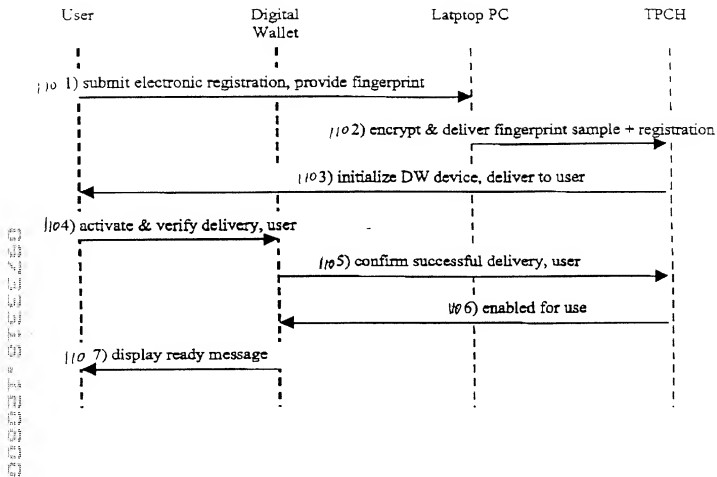
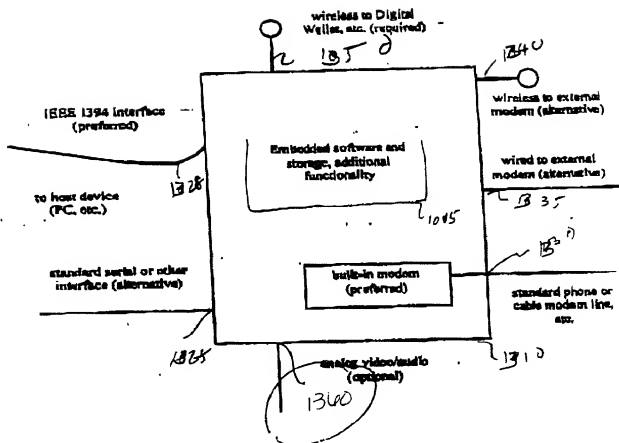


Fig 1

Digital Wallet Setup
(Alternate Embodiment)



POS Terminal

Fig. 13

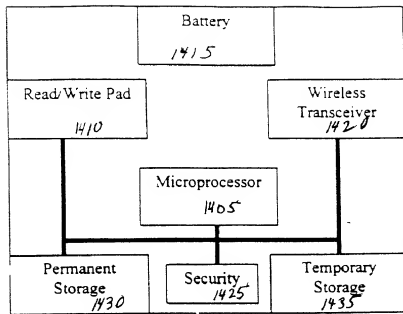


Diagram of the major components of the PersonalPOS,
showing the data/address bus interconnect.

Fig 14

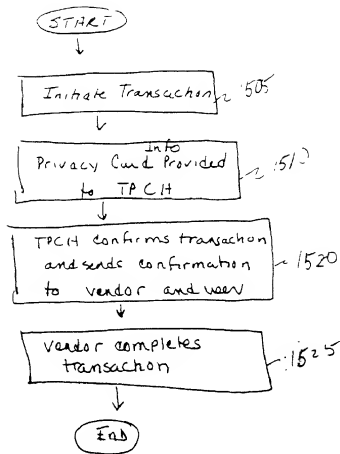
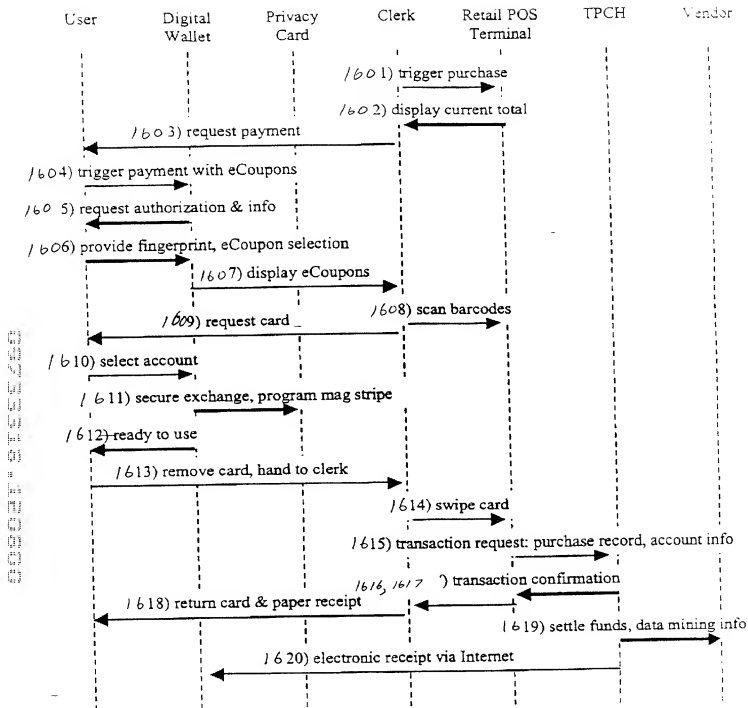


Fig. 15



FS 16

Retail Transaction

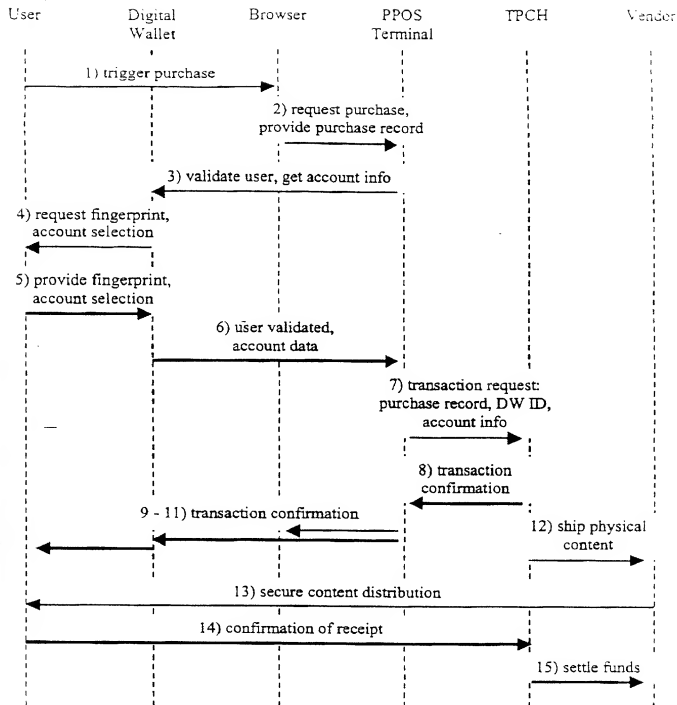


Fig. 17

Web Transaction

1801
1802
1803
1804
1805
1806
1807
1808
1809
1810
1811
1812
1813
1814
1815
1816
1817
1818
1819
1820
1821
1822
1823
1824
1825
1826
1827
1828
1829
1830
1831
1832
1833
1834
1835
1836
1837
1838
1839
1840
1841
1842
1843
1844
1845
1846
1847
1848
1849
1850
1851
1852
1853
1854
1855
1856
1857
1858
1859
1860
1861
1862
1863
1864
1865
1866
1867
1868
1869
1870
1871
1872
1873
1874
1875
1876
1877
1878
1879
1880
1881
1882
1883
1884
1885
1886
1887
1888
1889
1890
1891
1892
1893
1894
1895
1896
1897
1898
1899
1900

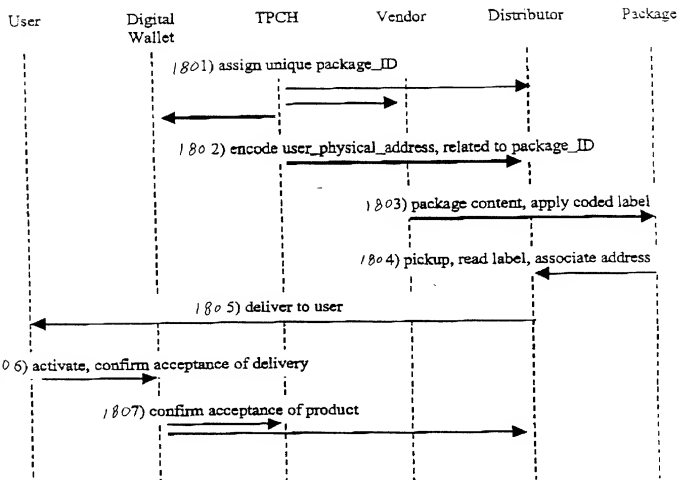


Fig. 18

Delivery of Product

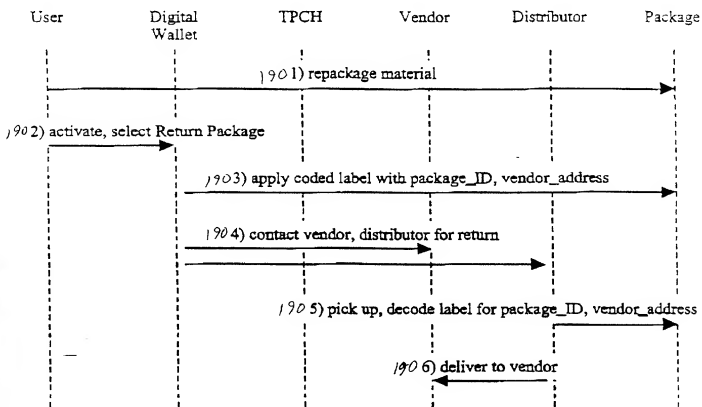


Fig 19

Return of Product

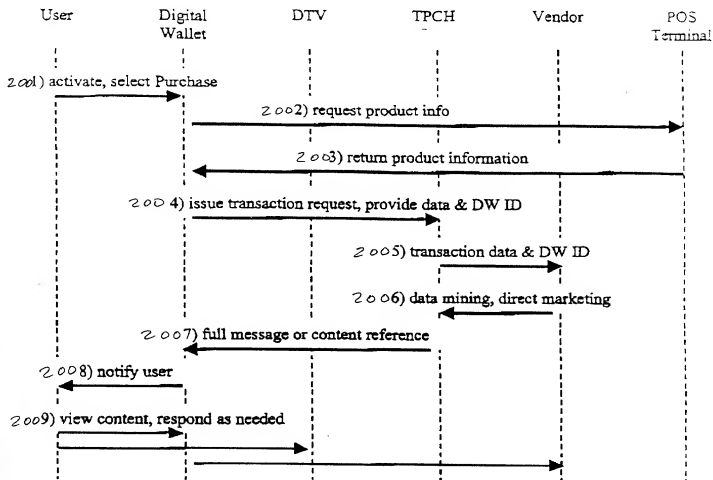


Fig 20

Data Mining

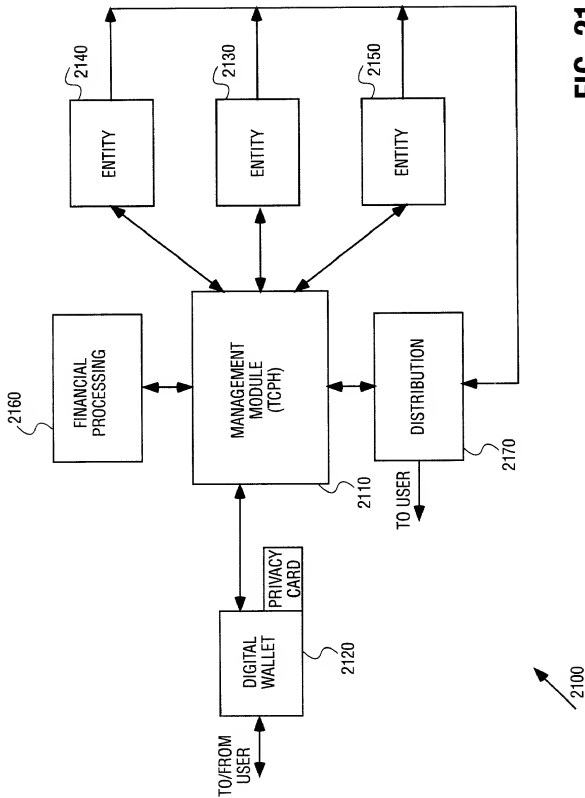


FIG. 21

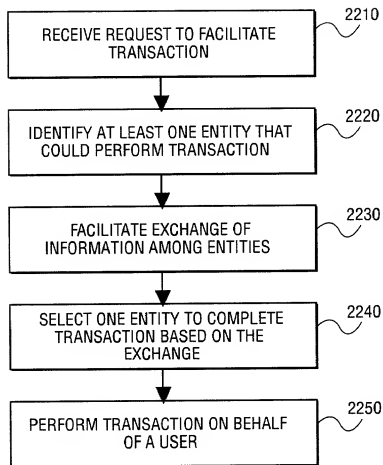


FIG. 22

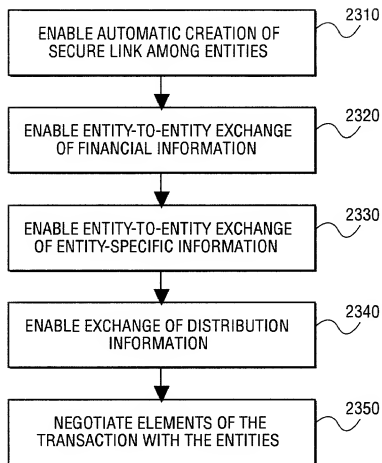


FIG. 23